GOVERNMENT OF INDIA
AGRICULTURE AND FARMERS WELFARE
LOK SABHA

UNSTARRED QUESTION NO:425
ANSWERED ON:26.04.2016
Suicide by Farmers
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Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) whether the Government is aware that a number of farmers in the country have committed suicide due to crop loss and debt burden in drought affected areas across the country in the recent months;

(b) if so, the details thereof including the number of cases reported during the last three years, year/State/UT-wise along with the reasons therefor;

(c) whether the Government has taken any steps to help the debt-ridden farmers and put a check on private money lenders in coordination with State Governments;

(d) if so, the details thereof and the outcome thereof; and

(e) the steps taken/being taken by the Government to mitigate the impact of drought situation on the farmers and prevent them from committing suicide?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

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(a) & (b): The National Crime Records Bureau (NCRB) under the Ministry of Home Affairs, Govt. of India, compiles and disseminates information on suicides, including profile of suicide victims classified according to profession, in its publication titled 'Accidental Deaths and Suicides in India' every calendar year. These Reports on suicides upto 2014, are available at its website. The Report for the year 2015 has not been published yet. As per ADSI Reports for the years 2013 and 2014, the State-wise details of suicides of farmers/ agricultural labourers due to various reasons have been compiled in the statement at Annexure I. For the year 2014, the suicide data was delineated for the first time under two categories − farmers and agricultural labourers. However, the causes of such suicides have been indicated, in respect of farmers suicide only. The cause-wise data for the year 2014 may be seen at Annexure-II.

Contd..2/-

For the years 2015 and 2016, the data, as furnished by the State Governments in respect of farmers' suicide due to agrarian reasons, have been compiled and placed in the statement at Annexure III.

(c) & (d): Farmers are indebted due to both institutional and non-institutional sources of credit. In order to bring more and more farmers within the institutional fold, the Government is providing, through institutional sources (commercial banks, cooperative banks and regional rural banks), short term crop loans and medium/ long term loan to farmers. The agriculture credit target for 2016-17 has been increased to Rs. 9 lakh crore from Rs. 8.5 lakh crore during 2015-16.

Short term crop loan of Rs.3.00 lakh is provided to farmers at an interest rate of 7% per annum. Farmers, who promptly repay their crop loans as per the repayment schedule fixed by the banks, get the benefit of interest subvention of 3%. Thus, the effective interest rate for the short term crop loan is 4% per annum.

In order to discourage distress sale by farmers and to encourage them to store their produce in warehouses against warehouse receipts, the benefit of interest subvention scheme has been extended to small and marginal farmers having Kisan Credit Card for a further period of upto six months post harvest on the same rate as available to crop loan against negotiable warehouse receipt for keeping their produce in warehouses.

The limit of collateral free farm loan has been increased from Rs.50,000/- to Rs.1,00,000/-.

In order to ensure that all eligible farmers are provided with hassle-free and timely credit for their agricultural operations, the Government has introduced the Kisan Credit Card (KCC) Scheme, which enables them to purchase agricultural inputs such as seeds, fertilizers, pesticides, etc. and draw cash to satisfy their consumption needs. The KCC scheme has since been simplified and converted into ATM enabled debit card with, inter-alia, facilities of one time documentation, built-in cost escalation in the limit, any

number of drawals within the limit, etc.

Joint Liability Group (JLG) is an informal group comprising 4 to 10 individuals coming together for the purpose of availing bank loan on individual basis or through group mechanism against mutual guarantee. The JLG mode of financing serves as collateral substitute for loans to be provided to the target group i.e. small, marginal, tenant farmers, oral lessees, share croppers, etc. The total number of JLGs and total loan amount provided (cumulative) as on 31.12.2015 are as under:-

No. JLGs financed as on 31.12.2015
No. Amount
14.11 lakh Rs.13968.76 crore

Contdâ€¦3/-

Reserve Bank of India has revised the criteria of crop loss. It has allowed State Level Bankers' Committee/ District Level Consultative Committees/Banks to take a view on rescheduling of loans if the crop loss is 33% or more. Banks have been advised to allow maximum period of repayment of upto 2 years (including the moratorium period of 1 year) if the crop loss is between 33% and 50%. If the crop loss is 50% or more, the restructured period for repayment is extended to a maximum of 5 years (including the moratorium period of 1 year). The Banks have further been advised that all short-term loans eligible for restructuring are converted into term loan. In all cases of restructuring, moratorium period of at least one year is granted. The existing term loan installments are rescheduled.

The State Government also undertake enforcement measures against unauthorized and illegal moneylending activities under their own State Acts.

(e): During the year 2015-16, Karnataka, Chhattishgarh, Madhya Pradesh, Maharashtra, Odisha, Telangana, Uttar Pradesh, Andhra Pradesh, Jharkhand and Rajasthan had submitted Memoranda seeking financial Assistance from NDRF for the loss suffered by Agriculture sector during Kharif due to drought. Govt. of India has approved Rs.12,773.34 crore in this regard.

Karnataka submitted Memorandum seeking financial assistance for crop loss due to drought in Rabi. The Central Government has sanctioned a sum of Rs.723.23 crore under NDRF to Karnataka.

Besides the above, various other measures have been taken to deal with the situation of drought:-

I. Intervention made in drought affected areas:-

(i) Implementation of diesel Subsidy Scheme for protective irrigation of crops; Govt. of Bihar, Nagaland and Chhattisgarh have informed that they are implementing the Diesel Subsidy Scheme.

(ii) Enhancement of ceiling on seed subsidy to partially recompense the farmer for the additional expenditure incurred in resowing and/or purchasing appropriate varieties of seeds;

(iii) Implementation of interventions on perennial horticulture crops under Mission for Integrated Development of Horticulture (MIDH);

(iv) Implementation of Additional Fodder Development Programme (AFDP) as a sub-scheme of Rashtriya Krishi Vikas Yojana (RKVY).

II. Central Research Institute of Dryland Agriculture (CRIDA), in collaboration with State Agricultural Universities has prepared contingency plans for 600 districts for implementing location specific interventions to sustain agriculture production in the eventuality of any extreme climatic events.

III. Central Government has relaxed the norms under MGNREGA to provide additional employment of 50 days over and above the 100 days per household in the areas affected by natural calamities including drought for the current year. So far, a sum of Rs.18,408.98 crore has been released during 2015-16, to the aforesaid 10 drought hit States under MGNREGA.